

<p>UNITED STATES BANKRUPTCY COURT</p> <p>Eastern District Of California (Sacramento Division Office)</p>	<p>FILED 11/18/04</p> <p>CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA auto</p>
<p>DISCHARGE OF DEBTOR</p>	
<p>Case Number: 04 - 28128-A-7</p>	
<p>Debtor Name(s), Social Security Number(s), and Address(es):</p> <p>Sara M. Vonschoech xxx-xx-6447</p> <p>321 27TH ST #3 SACRAMENTO, CA 95816</p>	
<p>It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).</p>	

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

DATED: 11/18/04

FOR THE COURT
RICHARD G. HELTZEL
CLERK, U.S. BANKRUPTCY COURT

Sacramento Division Office
501 I Street, Suite 3-200
Sacramento, CA 95814

Form BL/L55
Continued (12/03)

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person (or persons) named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *In a case involving community property, there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged; and
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

NOTE: The granting of this discharge does not affect any pending or subsequently filed complaints to determine the dischargeability of specific debts under 11 U.S.C. § 523.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0972-2
Case: 04-28128

User: auto
Form ID: 265

Page 1 of 1
Total Served: 23

Date Rcvd: Nov 18, 2004

The following entities were served by first class mail on Nov 20, 2004.

db +Vonschoech, Sara M., 321 27TH ST #3, SACRAMENTO, CA 95816-3247
aty +O'Neal, Michael E., 1565 River Park Dr #A, Sacramento, CA 95815-4601
tr Roberts, John R., PO Box 1506, Placerville, CA 95667-1506
7191263 +Airtouch Cellular, c o Progressive, 5924 E Los Angeles Ave Ste P, Simi Valley CA 93063-5526
7191264 Arcadia Financial Ltd, c o Cavalry Investments, P O Box 27288, Tempe AZ 85285-7288
7191266 +Big Valley Credit Union, 3111 Wissemann Drive, Sacramento CA 95826-3660
7191268 +Cingular Wireless, c o American Agencies, 230 S Euclid, Anaheim CA 92802-1047
7191270 +Citizens Communications, c o Grant Merchantile Agency, P O Box 658, Oakhurst CA 93644-0658
7191269 +Citizens Communications, 3124 Stockton Hill Rd, Kingman AZ 86401-4164
7191271 +City of Sacramento, Ambulance Service, P O Box 231, Sacramento CA 95812-0231
7191273 +PacBell Cingular Wireless, Attn Bankruptcy Dept, 5407 Andrews Hwy, Midland TX 79706-2851
7191275 +RNB-Target, c o Portfolio Recovery, P O Box 12914, Norfolk VA 23541-0914
7191274 +RNB-Target, 3901 West 53rd Street, Sioux Falls SD 57106-4221
7191276 +Sacramento Bail Bonds INC, 916 8th Street, Sacramento CA 95814-2506
7191277 +Sears, Bankruptcy Recovery Dept, P O Box 7901, Des Moines IA 50323-9401
7191278 +Sears, c o Portfolio Recovery, P O Box 12914, Norfolk VA 23541-0914
7191280 +Sprint, c o AFNI, P O Box 3427, Bloomington IL 61702-3427
7191279 Sprint, 6391 Sprint Parkway, Overland Park KS 62251-6100

The following entities were served by electronic transmission on Nov 19, 2004 and receipt of the transmission was confirmed on:

7191262 +EDI: AFNIVZWIRE.COM Nov 19 2004 00:41:00 Airtouch Cellular, 26935 Northwestern,
Southfield MI 48034-8445
7191265 EDI: PHINARCADIA.COM Nov 19 2004 00:41:00 Arcadia Financial Ltd, P O Box 1472,
Minneapolis MN 55440-1472
7191267 +EDI: CAPITALONE.COM Nov 19 2004 00:41:00 Capital One, P O Box 85522, Richmond VA 23285-5522
7191272 +EDI: IRS.COM Nov 19 2004 00:40:00 Internal Revenue Service, Insolvency Unit,
4330 Watt Avenue SA5357, Sacramento CA 95821-7012
7191281 EDI: AFNIVZWIRE.COM Nov 19 2004 00:41:00 Verizon Wireless, P O Box 4001,
Inglewood CA 90313-4001

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2004

Signature:

